

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: DAVID W McNICHOLS § Case No.: 05-46626
SHIRLEY A McNICHOLS §
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/08/2005.
- 2) This case was confirmed on 01/25/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/29/2006, 11/24/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/12/2006, 01/02/2008, 10/02/2008, 08/24/2009.
- 5) The case was completed on 10/18/2010.
- 6) Number of months from filing to the last payment: 60
- 7) Number of months case was pending: 69
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 13,050.00
- 10) Amount of unsecured claims discharged without payment \$ 101,966.73
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 80,938.00
Less amount refunded to debtor	\$ 1,410.00
NET RECEIPTS	\$ 79,528.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 5,171.63
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 5,171.63

Attorney fees paid and disclosed by debtor	\$ 2,700.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PORTFOLIO RECOVERY A	UNSECURED	7,295.19	7,363.65	7,363.65	3,725.58	.00
LVNV FUNDING	UNSECURED	2,249.27	2,249.27	2,249.27	1,138.00	.00
BANK OF AMERICA	UNSECURED	4,509.68	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	500.00	18,295.12	18,295.12	9,256.26	.00
ECAST SETTLEMENT COR	UNSECURED	7,588.32	7,588.32	7,588.32	3,839.25	.00
ECAST SETTLEMENT COR	UNSECURED	11,357.15	11,357.15	11,357.15	5,746.06	.00
CONTINENTAL ANESTESI	UNSECURED	1,300.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	15,624.21	15,624.21	15,624.21	7,904.94	.00
SURGICAL CONSULTANTS	UNSECURED	500.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	2,296.69	NA	NA	.00	.00
INGALLS HOSPITAL	UNSECURED	66.22	NA	NA	.00	.00
KOHL'S DEPARTMENT STO	UNSECURED	266.00	414.05	414.05	209.48	.00
ECAST SETTLEMENT COR	UNSECURED	18,000.00	18,540.00	18,540.00	9,380.16	.00
MIDWEST DIAGNOSTIC P	UNSECURED	32.20	NA	NA	.00	.00
PRIMARY HEALTHCARE A	UNSECURED	140.30	NA	NA	.00	.00
RADIOLOGY IMAGING CO	UNSECURED	191.00	NA	NA	.00	.00
SOUTH SUBURBAN HOSPI	UNSECURED	6,509.81	NA	NA	.00	.00
WELLS FARGO BUSINESS	UNSECURED	33,437.34	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	24,112.99	24,112.99	24,112.99	12,199.78	.00
AMERICAN EXPRESS	UNSECURED	401.69	NA	NA	.00	.00
WASHINGTON MUTUAL	SECURED	45,000.00	.00	.00	.00	.00
WASHINGTON MUTUAL	SECURED	107,929.25	108,555.84	.00	.00	.00
KEYBANK NATIONAL ASS	SECURED	18,500.00	18,365.65	18,365.65	18,365.65	794.85

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Scheduled Creditors:

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
STATE LINE DEVELOPEM	SECURED	1,000.00	.00	1,000.00	1,000.00	43.29
ADVANTA BANK CORP	UNSECURED	.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	401.69	NA	NA	.00	.00
INDIANA DEPT OF REVE	UNSECURED	785.00	70.70	70.70	35.84	.00
INDIANA DEPT OF REVE	PRIORITY	NA	717.23	717.23	717.23	.00
JP MORGAN CHASE	OTHER	NA	NA	NA	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>19,365.65</u>	<u>19,365.65</u>	<u>838.14</u>
TOTAL SECURED:	19,365.65	19,365.65	838.14
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>717.23</u>	<u>717.23</u>	<u>.00</u>
TOTAL PRIORITY:	717.23	717.23	.00
GENERAL UNSECURED PAYMENTS:	105,615.46	53,435.35	.00

Disbursements:

Expenses of Administration	\$ 5,171.63
Disbursements to Creditors	\$ 74,356.37

TOTAL DISBURSEMENTS: \$ 79,528.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/19/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.